

U.S. Serial No. 09/683,972
Page 2

AMENDMENTS TO THE CLAIMS

The listing of claims below replaces all previous versions or listings of claims in the application.

1. (Currently Amended) A method of providing information indicative of an account status to an account holder via a device connected to a network, comprising the steps of:

comparing an actual value with a preset parameter, the preset parameter defined by the account holder;

deriving the information in response to a transaction that influences the actual value; and

providing the information to the account holder through the device, the device associated with the account holder.

2. (Currently Amended) Method according to claim 1 further comprising the steps of transmitting the information via the network and receiving the information by the account holder via the device.

3. (Canceled)

4. (Currently Amended) Method according to claim 13 wherein the preset parameter the step of setting the parameter comprises a limit.

5. (Currently Amended) Method according to claim 13, wherein the preset parameter step of setting the parameter comprises a geographic region.

6. (Original) Method according to claim 1 further comprising the step of setting different parameters.

7. (Currently Amended) Method according to claim 2, wherein the step of receiving the information comprises rendering the information, the rendering including confirming a personal

CH920000068US1/I45-0004

U.S. Serial No. 09/683,972

Page 3

identification number assigned to the account holder.

8. (Canceled)

9. (Original) Method according to claim 2, wherein the step of receiving the information comprises requesting a password.

10. (Currently Amended) Method according to claim 2, wherein the step of transmitting the information via the network and receiving the information by the account holder via the device comprises a wireless communication technique.

11. (Currently Amended) A storage medium encoded with machine-readable computer program comprising program code for performing a method of providing information indicative of an account status to an account holder via a device connected to a network and when said program is run on a computer, the program code including instructions for causing a computer to implement a method comprising the steps of:

comparing an actual value with a preset parameter, the preset parameter defined by the account holder;

deriving the information in response to a transaction that influences the actual value; and

providing the information to the account holder through the device, the device associated with the account holder.

12. (Currently Amended) A computer program product comprising program code means stored on a computer readable medium for performing an operation when said program product is run on a computer, said program code means comprising:

a comparator for comparing an actual value with a preset parameter, the preset parameter defined by the account holder;

an initiator for deriving the information in response to a transaction that influences the

CH920000068US1/I45-0004

U.S. Serial No. 09/683,972
Page 4

actual value; and

an information output indicating the information to the account holder, information output associated with the account holder.

13. (Currently Amended) A system of providing information indicative of an account status to an account holder via a device connected to a network, the system comprising:

a comparator for comparing an actual value with a preset parameter, the preset parameter defined by the account holder;

an initiator for deriving the information in response to a transaction that influences the actual value; and

an information output indicating the information to the account holder, the information output associated with the account holder.

14. (Original) The system according to claim 12, wherein the device is a mobile device.

15. (New) The method of claim 4, wherein the limit is a spending limit.

16. (New) The storage medium of claim 11, wherein the preset parameter is a limit.

17. (New) The storage medium of claim 11, wherein the preset parameter is a geographic region.

18. (New) The system of claim 13, wherein the preset parameter is a limit.

19. (New) The system of claim 18, wherein the limit is a spending limit.

20. (New) The system of claim 13, wherein the preset parameter is a geographic region.

CH920000068US1/I45-0004